

WESTERN ILLINOIS BANCSHARES, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3356632	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$385	\$418	8.5%		
Loans	\$216	\$212	-2.1%		
Construction & development	\$9	\$7	-18.5%		
Closed-end 1-4 family residential	\$26	\$27	2.8%		
Home equity	\$2	\$2	-20.5%		
Credit card	\$0	\$0			
Other consumer	\$8	\$0	-100.0%		
Commercial & Industrial	\$34	\$29	-15.4%		
Commercial real estate	\$42	\$42	-0.7%		
Unused commitments	\$45	\$59	31.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$94	\$119	26.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$30	\$34	12.4%		
Cash & balances due	\$5	\$16	225.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$341	\$369	8.4%		
Deposits	\$284	\$312	10.1%		
Total other borrowings	\$55	\$54	-2.4%		
FHLB advances	\$33	\$30	-9.1%		
Equity					
Equity capital at quarter end	\$45	\$49	9.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	8.5%	--		
Tier 1 risk based capital ratio	12.2%	13.4%	--		
Total risk based capital ratio	13.4%	14.7%	--		
Return on equity ¹	7.8%	8.8%	--		
Return on assets ¹	0.9%	1.0%	--		
Net interest margin ¹	3.5%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans})	55.3%	260.4%	--		
Loss provision to net charge-offs (qtr)	114.5%	-54.9%	--		
Net charge-offs to average loans and leases ¹	2.3%	-0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	18.3%	10.5%	5.4%	0.0%	--
Closed-end 1-4 family residential	3.4%	1.6%	0.0%	0.0%	--
Home equity	1.9%	0.0%	0.0%	2.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.0%	0.4%	5.5%	--
Commercial & Industrial	0.8%	0.0%	0.3%	0.0%	--
Commercial real estate	10.0%	0.1%	1.4%	0.0%	--
Total loans	3.3%	0.6%	0.6%	0.0%	--